

**Information to identify the case:**

Debtor 1	<u>Nancy J Shearman</u>	Social Security number or ITIN	xxx-xx-4073
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-13432-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Nancy J Shearman

5/26/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Nancy J Shearman  
 Debtor

Case No. 17-13432-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db  
 516660206 +Nancy J Shearman, 561 Wendel Place, Oradell, NJ 07649-1329  
 BMW of North America LLC, c/o Pressler and Pressler LLP, 7 Entin Rd.,  
 Parsippany, NJ 07054-5020  
 516660204 +Bank of America, c/o First National Collection Bureau Inc, 610 Waltham Way,  
 Sparks, NV 89434-6695  
 516660205 +Bio Reference Laboratories, 481 Edward H. Ross Drive, Elmwood Park, NJ 07407-3128  
 516660208 +CACH of New Jersey LLC, 4340 S. Monaco Street, Denver, CO 80237-3485  
 516660207 +CACH of New Jersey LLC, c/o Law Firm of Allan C. Smith PC, 1276 Veterans Highway, Ste. E-1,  
 Bristol, PA 19007-2597  
 516660209 Cogent Healthcare of New Jersey, P, PO Box 9435, Belfast, ME 04915-9435  
 516660210 +Credit Control LLC, PO Box 31179, Tampa, FL 33631-3179  
 516660202 +Equifax Information Serv., PO Box 740256, Atlanta, GA 30374-0256  
 516660201 +Experian, PO Box 4500, Allen, TX 75013-1311  
 516660211 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695  
 516660212 Hackensack Radiology GRP, PO Box 6750, Portsmouth, NH 03802-6750  
 516660213 Hackensack UMC at Pascack Valley, PO Box 416899, Boston, MA 02241-6899  
 516660214 Hackensack University Medical Center, PO Box 48027, Newark, NJ 07101-4827  
 516660215 Hackensack University Medical Group, PO Box 95000-4535, Philadelphia, PA 19195-4535  
 516660216 Ingram & Associates, PO Box 860102, Minneapolis, MN 55486-0102  
 516660217 Laboratory Corporation of America Holdin, PO Box 2240, Burlington, NC 27216-2240  
 516660218 New Jersey Foot and Ankle Centers PC, 550 Kinderkamack Rd., Ste. 202,  
 Oradell, NJ 07649-1500  
 516660219 Optimum, c/o Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100  
 516660221 PSE&G, PO Box 14444, New Brunswick, NJ 08906-4444  
 516660220 +Premier Medical, PO Box 102594, Atlanta, GA 30368-2594  
 516660222 Real Time Solutions Inc., PO Box 566027, Dallas, TX 75356-6027  
 516660223 Regional Cancer Care Associate, 100 First Street, Ste. 301, Hackensack, NJ 07601-2190  
 516660224 +Riverdell Landscaping Inc., 55 Batterson Cr., New Milford, NJ 07646-1001  
 516660226 +SLS, 8742 Lucent Boulevard, Ste. 300, Highlands Ranch, CO 80129-2386  
 516660200 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: Division of Taxation, Dept. of Treasury, PO Box 269,  
 Trenton, NJ 08695)  
 516660225 Shiel Medical Laboratory, 63 Flushing Ave., Unit 336, Brooklyn, NY 11205-1083  
 516660227 +The Bank of New York Mellon, c/o KML Law Group PC, 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 516660228 The Doctors Office of Paramus LLC, 484 Temple Hill Rd., Ste. 104,  
 New Windsor, NY 12553-5529  
 516660229 The Port Authority of NY & NJ, c/o Allianceone Receivables Management, PO Box 11641,  
 Tacoma, WA 98411-6641  
 516660230 Trans Contineltal Credit, PO Box 5055, White Plains, NY 10602-5055  
 516660203 +TransUnion, PO Box 2000, Crum Lynne, PA 19022-2000  
 516660231 #+Transworld Systems Inc., 2 Huntington Quadrangle, Ste. 3N02, Melville, NY 11747-4510  
 516660232 U.S. Department of Education, PO Box 5609, Greenville, TX 75403-5609  
 516660233 +US Asset Management Inc., c/o EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 26 2017 22:11:50 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 26 2017 22:11:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM May 26 2017 21:48:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
 PO BOX 41021, Norfolk, VA 23541-1021

516660199 EDI: IRS.COM May 26 2017 21:48:00 IRS Insolvency Dept., 11601 Roosevelt Blvd.,  
 Philadelphia, PA 19154

516682957 +EDI: RMSC.COM May 26 2017 21:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 40

Date Rcvd: May 26, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the benefit of the certificateholders of the CWABS, Inc., Asset-Backed  
Certificates, Series 2007-9 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
John Sywilok on behalf of Trustee John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
Michael S. Kopelman on behalf of Debtor Nancy J Shearman kopelaw@kopelmannj.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5